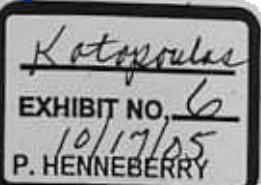


EXHIBIT 11



Kotopoulos, Alec

From: Kotopoulos, Alec
 Sent: Monday, August 18, 2003 3:54 PM
 To: Janak, Elizabeth
 Subject: RE: 8/19 meeting

Elizabeth--thanks for the info--as for associates on perf improvement--I don't have any Over the past 12 months--we've had three buckets--those whom were terminated, those whom were part of a job elim--and those whom resigned from the bank...

Details are as follows:

Terminations: craig judici (not sure of age--maybe in his 40's), herb schaffer (in his 60's), steve kincaid (in his 50's), alan fitch (probably in his 40's), job eliminations--brent lewis (whom was in his 60's and asked us to give him a package--health reasons, many yrs with the firm, julie chow--probably in her 30's, garth miner--in his 20's

resignations--cindy maggs and vel kurjacovic--quit voluntarily--both were on perf warning (not sure of age w/cindy--vel is in his 50's)

others--maggie huggins was on warning but left to go to another part of the bank--commerce

I hope this helps

ak

p.s...> can you send the final talent planning grids for band 4 and 5 for CAMR--I need to be prepared to have discussions with y associates--especially given your mention to associates at CB's mtg on Friday--Vipin mentioned that you have them.

-----Original Message-----

From: Janak, Elizabeth
 Sent: Monday, August 18, 2003 3:27 PM
 To: Kotopoulos, Alec
 Subject: 8/19 meeting

Alec,

For our meeting on Tuesday, I'd like to discuss the following:

- Associates who are on performance improvement
 - Who?
 - Why?
 - Actions
 - Timeframe
- Terminations over the past 12 months
 - B4-B5 voluntary and involuntary terminations over the past 12 months suggest potential age bias -- 8/10 (80%) were 40 yrs or older.

-Elizabeth